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26 UNITED STATES DISTRICT COURT
27
28 CENTRAL DISTRICT OF CALIFORNIA

11 ADAM GORDON,

12 } Case No: 2:24-cv-03533

13 Plaintiff,

14 } **COMPLAINT FOR VIOLATIONS**
15 } **OF THE FAIR CREDIT**
16 } **REPORTING ACT**

17 vs.

18 } JURY TRIAL DEMANDED

19 TRANS UNION LLC,

20 Defendant.

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1 Plaintiff Adam Gordon hereby complains against defendant Trans Union
2 LLC ("Trans Union"), and alleges as follows:

3 **OPERATIVE FACTS**

4 1. In 2019, plaintiff personally guaranteed a loan from the Small
5 Business Administration ("SBA"). Plaintiff fell upon hard financial times, and filed
6 for Chapter 7 bankruptcy protection in the Northern District of California. Plaintiff
7 included the SBA loan account in his bankruptcy filing.

8 2. The bankruptcy court entered an order of discharge, which included
9 the SBA loan account, on February 15, 2023. Thereafter, the SBA continued to
10 report inaccurately to Trans Union that plaintiff owed money on the SBA account,
11 that it was past due in an amount over \$190,000, that it was in collections, and not
12 discharged in bankruptcy. Trans Union parroted this false information on plaintiff's
13 credit reports, even though Trans Union was aware of the bankruptcy discharge and
14 in fact noted the bankruptcy in the public records section of plaintiff's credit report.
15 The bankruptcy petition and the order of discharge were matters of public record.

16 3. Plaintiff initiated multiple requests to Trans Union to investigate the
17 SBA account and correct it to reflect a zero balance and as discharged in
18 bankruptcy. In response to these requests, Trans Union did not conduct reasonable
19 investigations to determine whether the disputed information was inaccurate, did
20 not record the current status of the disputed information, and did not delete the
21 account or the inaccurate information from plaintiff's credit file.

22 4. In preparing plaintiff's consumer credit reports, defendant Trans
23 Union did not follow reasonable procedures to assure the maximum possible
24 accuracy of the information it was compiling or providing about plaintiff.

25 5. On or about February 8, 2024, plaintiff initiated another dispute with
26 Trans Union, asking it to investigate again, and update the SBA account on his
27 credit report to reflect a zero balance owing and as discharged in bankruptcy.
28 Plaintiff requested that if Trans Union refused to make the requested changes, it

1 should place a statement of less than 100 words, which plaintiff provided, on
2 plaintiff's credit report, explaining that the account was not owed due to
3 bankruptcy. Once again, Trans Union failed to perform a reasonable investigation.
4 Trans Union informed plaintiff that the account was verified as accurate, and would
5 remain on his credit report without any notation of being discharged in bankruptcy.
6 Trans Union failed to place the requested 100 word statement on plaintiff's credit
7 report.

8 6. As of today, the SBA account still appears on plaintiff's Trans Union
9 credit report with a balance of over \$190,000, as a past due collection account, with
10 no notation of the bankruptcy discharge, and without plaintiff's 100 word statement.

JURISDICTION AND VENUE

12 7. The court has original jurisdiction over this matter pursuant to 15
13 U.S.C. § 1681p.

14 8. Venue is proper in the Central District of California because defendant
15 Trans Union resides in, and is subject to personal jurisdiction in, this district.

PARTIES

17 9. Plaintiff is a natural person over the age of 18 years and is a resident of
18 the state of California.

19 10. Defendant Trans Union LLC is a Delaware limited liability company
20 with its principal place of business located in Chicago, Illinois.

FIRST CAUSE OF ACTION **(For Violations of the Fair Credit Reporting Act, 15 U.S.C. § 1681 et seq.).**

23 11. Plaintiff realleges and incorporates herein by reference the allegations
24 of all paragraphs above.

25 12. Plaintiff is a "consumer" as defined by 15 U.S.C. § 1681a(c).
26 Defendant Trans Union is a "consumer reporting agency" as defined at 15 U.S.C. §
27 1681a(f).

28 13. Defendant Trans Union violated 15 U.S.C. § 1681e(b), as alleged

1 above.

2 14. Defendant Trans Union violated 15 U.S.C. § 1681i(a), as alleged
3 above.

4 15. Defendant Trans Union violated 15 U.S.C. § 1681i(c), as alleged
5 above.

6 16. Defendant's violations were willful.

7 17. In the alternative, defendant's violations were negligent.

8 18. Plaintiff has suffered actual damages as a result of defendant's
9 violations. Plaintiff is entitled to recover his actual damages pursuant to 15 U.S.C.
10 §§ 1681n and 1681o.

11 19. Plaintiff is entitled to actual damages or damages of between \$100 and
12 \$1000, whichever is greater, pursuant to 15 U.S.C. § 1681n(a)(1)(A).

13 20. Plaintiff is entitled to recover punitive damages pursuant to 15 U.S.C.
14 § 1681n.

15 21. Plaintiff is entitled to recover the costs of the action, together with a
16 reasonable attorneys fee, pursuant to 15 U.S.C. §§ 1681n and 1681o.

17 WHEREFORE, plaintiff prays for relief as set forth below.

18 **PRAYER FOR RELIEF**

19 WHEREFORE, plaintiff prays for the following relief:

20 1. For actual damages;

21 2. For statutory damages;

22 3. For punitive damages;

23 4. For pre-judgment interest to the extent permitted by law;

24 5. For an award of attorneys' fees, costs and expenses incurred in the
25 investigation, filing and prosecution of this action; and

26 6. For such other and further relief as the Court may deem just and proper.

DEMAND FOR JURY TRIAL

Plaintiff hereby demands a trial by jury under the United States and California constitutions.

Dated: April 30, 2024

Respectfully Submitted,
TRUEBLOOD LAW FIRM

By: Alexander B. Trueblood /s/

Attorneys for Plaintiff
ADAM GORDON